

**SPRING 2010**

SPOTLIGHT is a quarterly newsletter published by:

Human Services Employees' Credit Union

101 Marietta Street, Suite 140

Atlanta, Georgia 30303



## Special: FINANCIAL LITERACY EDITION

### DEBT IN FOCUS

Is it time to put that New Year's resolution into practice and build that budget? Or at the very least see exactly where the money goes? Better yet, how to take more control of getting it there? And just what does your particular financial situation look like? Try our new "Debt In Focus" tool to help you with that analysis. It only takes a few minutes...4 easy steps:

- List Income
- List Expenses
- Answer 4 quick questions
- Review the results and make changes as desired

It is located on our website [www.hsecu.org](http://www.hsecu.org) in two places: at the bottom of the homepage and under "links and resources". Look for "Debt In Focus" and click. This service is anonymous and can be used as often as you care. It was developed as a tool to help you see your financial picture and manage it more effectively. It's free, it's fun, and it's factual.

### "Skip a Pay" for May

If you are one of our many members that will be experiencing TWO furlough days in May, we are ready to help you with a "Skip a Payment". Just complete and sign this form and fax back to us and we'll get the approval. We simply ask that your loan be in good standing and that your credit has remained positive.

Name: \_\_\_\_\_

Membership Number: \_\_\_\_\_

Daytime phone: \_\_\_\_\_

Email: \_\_\_\_\_

Loan number(s) you wish to skip: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

By signing above, I authorize Human Services ECU to extend my loan term by one month. I understand that interest will continue to accumulate on my loan during the month I skip my payment.

### LOW RATES + 1% REBATE on New, Used or Refinanced\* Auto Loans

YES! We will pay YOU to bring your auto loan to us! We have over \$1,000,000,000 to lend and want you to be the recipient of our great pricing. As an *extra incentive*, we will pay you 1% of the new loan booked with us for an automobile -- on top of our discounted rates!

Maybe now is the time to purchase that long put off automobile purchase -- NEW or USED! Call Tracey or Terry today at 404.965.2740, option #1 or fill out an application on our website: [www.hsecu.org](http://www.hsecu.org) We have money to lend and people waiting to help you. Call TODAY!

\*Bring us your auto loan from another financial institution and we'll refinance it and pay you for the opportunity.



**CLOSINGS and  
SPECIAL DATES:**

**April 26th  
Confederate Memorial Day**

**May 31st  
Memorial Day**

**July 2nd  
Independence Day Holiday**

**Reminder:**

**The Credit Union opens at  
10:00 a.m. on Wednesdays**

**BOARD OF DIRECTORS**

Floyd Wood, Chairperson  
David Martin  
Linda Parker  
Kate Pfirman  
Dandy Richardson  
Robert Riddle  
Gwen Skinner  
Darrell Thompson  
Doug Tierney

**CREDIT UNION STAFF**

Elaine Robbins, President  
Terry Gelvin, VP/Lending  
Becky Tuggle, VP/Finance  
Fred Birk, IV  
Jewell Callahan  
LaQuainda Martin  
Tracey Maynard  
Margaret Russell  
Mia Shelton  
Tinisha Thorpe

**HOURS:**

9:00 am–4:00 pm, M/T/Th/F  
10:00 am–4:00 pm, Wed.

**PHONE:** (404) 965-2740

**FAX:** (404) 965-2745

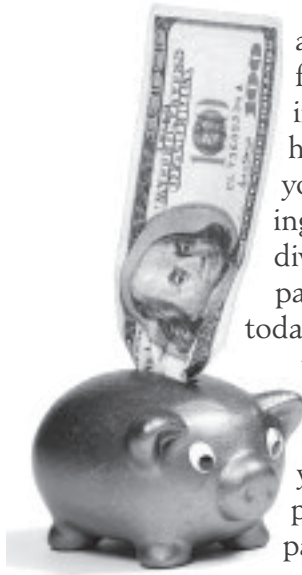
**CU-24:** (800) 806-7903

**WEBSITE:** [www.hsecu.org](http://www.hsecu.org)

**E-MAIL:**

[memberservices@hsecu.org](mailto:memberservices@hsecu.org)

# CALLING ALL PARENTS!



Begin that savings account NOW for your children and grandchildren. You will help them to become good financial managers and savers and they will learn the importance of thrift. It is never too early to teach good habits... if we do not teach them, no one will. To help you take that first step, Human Services ECU is offering youth accounts that pay higher than regular account dividends. With payroll deduction as low as \$5.00 per pay period, it really is easy. Complete an application today or call Mia, Fred or LaQuainda at 404.965.2740 option #2 for more information.

AND as an extra incentive through July 1st, all new youth accounts can be opened with only \$5.00 and a payroll deduction form for a minimum of \$5.00 per pay period. We will allow up to 90 days to bring the account up to the minimum of \$100.

## Take our VISA CHALLENGE

*We are willing to put our card up  
against any competitor's VISA credit card.*

During our Annual Meeting, a member asked how this new law is going to change our program. The answer is simple: not much! Our rates will *remain* nonvariable. Our rates *remain* as low as 9.5% APR\*. Our philosophy *remains* ethical—approving a line of credit that the individual can afford. We *did change* our over limit policy: due to the minimal usage of this option, it has been withdrawn.

Transfer those higher balances to your Human Services ECU VISA card....no transfer fees, no hidden fees, no special rates that disappear in less than 60 seconds.

***Human Services ECU...where membership matters!***

\*APR = ANNUAL PERCENTAGE RATE